

FORM PTO-1449		U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE		ATTORNEY DOCKET NO. 114459-05		SERIAL NO. 09/370,619	
INFORMATION DISCLOSURE CITATION (Several sheets if necessary)				APPLICANT Michael D. Erlanger			
				FILING DATE August 7, 1999		GROUP ART UNIT 3624	
U.S. PATENT DOCUMENTS							
EXAMINER INTITIALS	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE	
	4,750,552	Jun. 30, 1987	Sibley	364	408		
	4,750,119	Jun. 7, 1988	Cohen	705	14	Oct. 10, 1986	
	4,903,201	Feb. 20, 1990	Wagner	705	37	Nov. 3, 1983	
	4,980,826	Dec. 25, 1990	Wagner	705	37	Mar. 19, 1984	
	5,034,916	Jul. 23, 1991	Ordish	709	204	Oct. 24, 1988	
	5,077,665	Dec. 31, 1991	Silverman	705	37	May 25, 1989	
	5,101,353	Mar. 31, 1992	Lupien	705	37	May 31, 1989	
	5,193,056	Mar. 9, 1993	Boes	705	36R	Mar. 11, 1991	
	5,297,032	Mar. 22, 1994	Trojan	705	37	Feb. 1, 1991	
	5,327,508	Jul. 5, 1994	Deaton	382	100	Feb. 10, 1993	
	5,375,055	Dec. 20, 1994	Togher	705	37	Feb 20, 1996	
	5,444,630	Aug. 25, 1995	Dlugos	705	402	Dec. 29, 1993	
	5,508,913	Apr. 16, 1996	Yamamoto	705	37	Mar. 18, 1994	
	5,611,052	Mar. 11, 1997	Dykstra	705	38	Nov. 1, 1993	
	5,636,117	Jun. 3, 1997	Rothstein	705	4	May 31, 1994	
	5,644,726	Jul. 1, 1997	Oppenheimer	705	36R		
	5,689,650	Nov. 18, 1997	McClelland	705	36R		
	5,704,045	Dec. 30, 1997	King	705	35	Jan. 9, 1995	
	5,742,775	Apr. 21, 1998	King	705	38	Jan. 18, 1995	
	5,774,883	Jun. 30, 1998	Anderson	705	38	May 25, 1995	
	5,787,402	Jul. 28, 1998	Potter	705	37	Oct. 8, 1996	
	5,794,207	Aug. 11, 1998	Walker	705	1	Sep. 4, 1996	
	5,794,219	Aug. 11, 1998	Brown	705	37	Feb. 20, 1996	
	5,806,048	Sep. 8, 1998	Kiron	705	36R	Oct. 12, 1995	
	5,809,478	Sep. 15, 1998	Greco	705	4	Dec. 8, 1995	
	5,809,483	Sep. 15, 1998	Broka	705	37	Nov. 14, 1997	
	5,835,896	Nov. 10, 1998	Fisher	705	37	Mar. 29, 1996	
	5,873,071	Feb. 16, 1999	Ferstenberg	705	36R	May 15, 1997	
	5,878,403	Mar. 2, 1999	DeFrancesco	705	38	Sep. 12, 1995	
	5,845,265	Dec. 1, 1998	Woolston	705	37	Nov. 7, 1995	
	5,845,266	Dec. 1, 1998	Lupien	705	36R	Dec. 12, 1995	
	5,884,286	Mar. 16, 1999	Daughtery	705	36R	Sep. 17, 1996	
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U.S. PATENT DOCUMENTS							
EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE	
	5,890,138	Mar. 30, 1999	Godin	705	26	Aug. 26, 1996	
	5,893,079	Apr. 6, 1999	Cwenar	705	36R	Mar 27, 1997	
	5,895,454	Apr. 20, 1999	Harrington	705	26	Apr. 17, 1997	
	5,924,082	Jul. 13, 1999	Silverman	705	37	Jun. 7, 1995	
	5,940,812	Aug. 17, 1999	Tengel	705	38	Aug. 19, 1997	
	5,966,699	Oct. 12, 1999	Zandi	705	38	Oct. 11, 1996	
	5,995,947	Nov. 30, 1999	Fraser	705	38	Sep. 12, 1997	
	6,006,200	Dec. 12, 1999	Boies	705	26	May 22, 1998	
	6,006,207	Dec. 21, 1999	Mumick	705	38	Apr. 17, 1998	
	6,026,364	Feb. 15, 2000	Whitworth	705	36R	Jul. 28, 1997	
	6,029,141	Feb. 22, 2000	Bezos	705	27	Jun. 27, 1997	
	6,049,782	Apr. 11, 2000	Gottesman	705	36R	May 31, 1996	
	6,119,093	Sep. 12, 2000	Walker	705	4	Jul. 1, 1997	
	6,233,566	May 15, 2001	Levine	705	36R	Mar. 18, 1999	
	6,876,992	Apr. 5, 2005	Sullivan			Nov. 28, 2000	
	20040236698	Nov. 25, 2004	Sweeney			Sep. 14, 2001	
FOREIGN PATENT DOCUMENTS							
	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO
	EP 0 434 224	Jun. 26, 1991					
	EP 0 512 702	Nov. 11, 1992					
	EP 0 895 173	Feb. 3, 1999					
	JP 10-312437						
	GB 1 489 571	Oct. 19, 1977					
	WO 95/27945						
	WO 97/08640						
	WO 97/30407						
	WO 97/45802						
	WO 99/13425						
	WO 99/09470						
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OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Papers, Etc.)					
			"Internet Mortgage Aggregators Multiply," American Banker Further Banking Supplement (Dec. 1, 1997)		
			"Lenders Turn to Aggregate Sites: Online Markets Start to Emerge," Credit Risk Management Report (June 29, 1998)		
			Bower, Jeffrey E.: Credit Scoring and Artificial Intelligence, ABA Bank Compliance (July 1, 1998) pp. 37-42		
			E-Loan.com, selected web pages from www.eloan.com (Apr. 11, 1999)		
			Fesharaki, Fereidun et al., "Adjustment of Worldwide Refining Capacity is Not Over Yet," Oil & Gas J. (Apr. 20, 1987)		
			On-line Mortgage Trading System Debuts, Business Wired (Oct. 1, 1997)		
			The Gale Group, CFI ProServices Announces a New Software Product That Simplifies Fair Lending, pp 1-3 (June 1, 1994)		
			GetSmart.com, selected pages from www.getsmart.com (Apr. 11, 1999)		
			Goss, John: We know Who You Are and We Know Where You Live: The Instrumental Rationality of Geodemographic Systems, Economic Geography (April 1995)		
			Homeadvisor.com, selected web pages from www.homeadvisor.com (Apr. 11, 1999)		
			Homeshark.com, selected pages from www.homeshark.com (Apr. 11, 1999)		
			IMX, "IMX Mortgage Exchange develops secure technology to connect brokers and lenders," http://corp.imx.com/corp/newsroom/press/97_10_01.asp (Oct. 1, 1997)		
			IMX (Industrywide Mortgage Exchange) "IMX Exchange Readies PowerTrade for Lenders," http://corp.imx.com/corp/newsroom/press/98_05_06.asp (May 6, 1998)		
			IMX Mortgage Exchange, "IMX Technology Solutions for Mortgage Industry" (undated)		
			Instinet: Instinet Trading, A Guide (1994)		
			Lendingtree.com, selected pages from www.lendingtree.com (Apr. 11, 1999)		
			Robert Mabro: Netback Pricing and the Oil Collapse of 1986, Oxford Institute for Energy Studies (1987)		
			Phillips Business Information, "Marketplace Profile: Network Vendor," Credit Risk Management Report (Jul. 27, 1998)		
			Meridian Research Inc., "Shifting Power to the Buy Side: Automating Fixed Income Markets" (Oct. 1999)		
			Mortgage.com, selected web pages from www.1stmtg.com (Apr. 11, 1999)		
			The Mortgage Professor's Website - The Different Types of Mortgage Web Sites," from www.mtgprofessor.com 1/11/1999		
			"The Mortgage Professor's Website - Summary Evaluation of Shopping Sites" and "Detailed Evaluation of Shopping Sites," from www.mtgprofessor.com, 11/17/1998		
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				Muolo, Paul: "Farewell, Big Pond – Hello Startup," U.S. Banker vol. 108 no. 5 pp. 108-112 (May 1998)	
				"Netbacks Have Deeply Changed International Crude Oil Pricing," Notational Petroleum News (June 1986)	
				Peters, Rich, "Risk-Based Pricing," Credit World (March 1, 1993)	
				Priceline.com, selected pages from www.priceline.com (Apr. 11, 1999)	
				Quicken.com, selected pages from www.quicken.com (Apr. 11, 1999)	
				Reinbach, Andrew: The Bidding Wars: Mortgage Exchanges Force Commoditization, Bank Systems and Technology (Nov 1996)	
				Tahmassebi, "Netback Deals Could Bring Some Stability to Oil Market," Oil & Gas J. (Jan. 20, 1996)	
				Wise, Christy, Three Strategies, Mortgage Banking (Apr. 1, 1998)	
EXAMINER /Daniel Greene/				DATE CONSIDERED 04/09/2010	